



BUY-IN CASE SITUATIONS

GREEN CASE

Mr. Green receives both SSA and SSI benefits. He is age 66 and applies for a medical card on 8-21. When is Buy-In effective?

Immediately in August since Mr. Green is an SSI recipient.

BLUE CASE

Mr. and Ms. Blue are both over 65 and apply for MS on 3-5. They have a spenddown but are eligible for QMB effective 5-1. When is Buy-In effective?

In May since that is the first month they are eligible for QMB. What probably happened is the application was received in March, processed in April, and QMB would then start in May. Remember that you will need to fill in Part D Subsidy for March and April since QMB will not begin until May.

RED CASE

Ms. Red applies for MS on 12-10. She has a spenddown but is eligible for LMB effective 12-1. When is Buy-In effective?

December is the first month buy-in is effective because that is when LMB eligibility began. LMB can be backdated if Ms. Red would have requested prior medical assistance and met the eligibility criteria. Best practice would be to notify the consumer of her LMB eligibility in prior months.

BLACK CASE

Mr. and Ms. Black apply for MS on 6-22. Only Mr. Black meets the MS criteria and the family has a spenddown for the base period 6-1 through 11-30. Mr. Black has Medicare but does not qualify for QMB or LMB. The spenddown is met on 8-7. When is Buy-In effective?

October is the third month of regular Medicaid and would be the month that buy-in would start since there is no QMB or LMB eligibility.